

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Dawn M. DeLorenzo**

Case No.: 22-13729

Judge: ABA

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: 12/16/22

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RNB Initial Debtor: DMD Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$13,500 to date, \$2200 to the Chapter 13 Trustee, starting on 1/1/23, 2022\_\_ for approximately 7 months. then \$2650 per month for 46 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

☒ **NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Robert N. Braverman, Esquire	Attorney Fees	3,000.00
Internal Revenue Service	Taxes and certain other debts	98,499.15
State of New Jersey	Taxes and certain other debts	12,132.77
Township of Winslow	Taxes and certain other debts	0.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland Mortgage	25 Pump Branch Rd Berlin	\$12387.75		\$12387.75	
Twp of Winslow	25 Pump Branch Rd Berlin	\$1195.37		\$1195.37	
State of NJ	25 Pump Branch Rd Berlin	\$6153		\$6153	
IRS	25 Pump Branch Rd Berlin	14,272	4%	\$14,665.00	

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated

as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor  
Precision Auto

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
TD Bank	25 Pump Br	Judg.	\$786	218667	\$27000	218,963	entire
LVNV	25 Pump Br	Judgment	\$683	218667	\$27000	218,963	entire
Midl Cred	25 Pump Br	Judgment	\$634	218667	\$27000	218,963	entire

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Adjust payments to match claim of IRS	Adjust payments to match claim of IRS

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 16, 2022 /s/ Dawn M. DeLorenzo  
Dawn M. DeLorenzo  
Debtor

Date: \_\_\_\_\_  
Joint Debtor

Date: December 16, 2022 /s/ Robert N. Braverman, Esquire  
Robert N. Braverman, Esquire  
Attorney for the Debtor(s)

In re:  
Dawn M. DeLorenzo  
Debtor

Case No. 22-13729-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 28, 2022

Form ID: pdf901

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Dawn M. DeLorenzo, 25 Pump Branch Rd., Berlin, NJ 08009-9634
aty	+ Philip J. Mammano, Jr., Mammano & Mulvihill, PC, 82 S. White Horse Pike, Suite 200, Berlin, NJ 08009-2324
sp	+ Philip J. Mammano, Jr., Mammano & Mulvihill, PC, 82 White Horse Pike, Suite 200, Berlin, NJ 08009-2324
519576297	+ Build Card, Attn: Bankruptcy Dept, PO Box 9203, Old Bethpage, NY 11804-9003
519576303	Cooper University Health Care, ATTN: Patient Billing, PO Box 95000-4345, Philadelphia, PA 19195-4345
519576306	+ Diagnostic Pathology Consultants, 520 E 22nd St., Lombard, IL 60148-6110
519630390	+ Dominick Lombardo, 217 Wayne Ave, Cinnaminson, NJ 08077-3842
519576312	Home Depot, 116 Walker Ave., West Berlin, NJ 08091
519630391	+ Law Office of Simon Goldenberg,, PLLC, Attn EZ Payday Loan, 818 East 16th Street, Brooklyn, NY 11230-3010
519576322	+ Precision Auto, 236 N. Route 73, Berlin, NJ 08009-9645
519576328	+ South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
519659020	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519576329	+ State of New Jersey, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 28 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 28 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2022 20:49:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
519576296	^ MEBN	Dec 28 2022 20:45:32	ARS Account Resolution Services, PO Box 459079, Fort Lauderdale, FL 33345-9079
519576293	^ MEBN	Dec 28 2022 20:45:34	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519576294	^ MEBN	Dec 28 2022 20:45:31	American Coradius Internat'l, LLC, 2420 Sweet Home Rd., Suite 150, Amherest, NY 14228-2244
519634466	Email/PDF: bncnotices@becket-lee.com	Dec 28 2022 20:56:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519576295	+ Email/PDF: bncnotices@becket-lee.com	Dec 28 2022 20:56:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519576300	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2022 20:49:00	Citizens Bank, N.A., One Citizens Bank Way, Mailstop JCA 115, Johnston, RI 02919
519576305	Email/Text: customercareus@creditcorpsolutionsinc.com	Dec 28 2022 20:49:00	Credit Corp Solutions, Attn: Bankruptcy, 63 East 11400 South #408, Sandy, UT 84070
519576298	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Dec 28 2022 20:56:04	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519576301	+ Email/Text: tuscolsup@fisglobal.com	Dec 28 2022 20:50:00	Complete Payment Recovery Services, Inc., 3500 5th Street, Northport, AL 35476-4723
519576302	+ Email/Text: convergent@ebn.phinsolutions.com	Dec 28 2022 20:50:00	Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Suite 100, Renton, WA 98057-9004
519576304	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 28 2022 20:50:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
519576307	^ MEBN	Dec 28 2022 20:44:47	Emergency Physician Assoc. of S. Jersey, PO Box 1123, Minneapolis, MN 55440-1123
519576308	+ Email/Text: bankruptcydepartment@tsico.com	Dec 28 2022 20:50:00	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
519576309	^ MEBN	Dec 28 2022 20:44:17	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
519576310	^ MEBN	Dec 28 2022 20:44:43	Experian, PO Box 4500, Allen, TX 75013-1311
519576311	Email/Text: bknotices@fbcs-inc.com	Dec 28 2022 20:49:00	FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040
519576299	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2022 20:56:10	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519642630	+ Email/Text: RASEBN@raslg.com	Dec 28 2022 20:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519576314	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 28 2022 20:49:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519582618	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 20:56:20	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519576315	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 20:56:07	LabCorp, PO Box 10587, Greenville, SC 29603-0587
519576316	+ Email/Text: BKNotice@ldvlaw.com	Dec 28 2022 20:49:00	Lyons, Doughty & Veldhuis, PC, Attn: Keith Esposito, Esq., 136 Gaither Drive, Suite 100 / PO Box 1269, Mount Laurel, NJ 08054-2239
519659131	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 28 2022 20:56:10	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519576317	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2022 20:50:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519576318	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 28 2022 20:56:17	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519576320	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 28 2022 20:49:00	NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650
519639544	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 28 2022 20:49:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519576319	Email/Text: bankruptcydepartment@tsico.com	Dec 28 2022 20:50:00	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
519576321	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 20:56:07	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519634439	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 20:56:12	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541
519576324	Email/Text: signed.order@pfwattorneys.com	Dec 28 2022 20:49:00	Pressler, Felt & Warshaw LLP, Attn: Rita E. Dunleavy, Esq., 7 Entin Road, Parsippany, NJ



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519576323	Email/Text: signed.order@pfwattorneys.com	Dec 28 2022 20:49:00	07054-5020 Pressler, Felt & Warshaw LLP, Attn: Theologia Papadelias, Esq., 7 Entin Road, Parsippany, NJ 07054-5020
519659388	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 20:56:14	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519576325	^ MEBN	Dec 28 2022 20:45:40	Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239
519623906	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2022 20:50:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519576326	+ Email/Text: clientservices@remexinc.com	Dec 28 2022 20:49:00	Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
519576327	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 20:56:06	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519576330	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 28 2022 20:49:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
519576331	+ Email/PDF: gecsed@recoverycorp.com	Dec 28 2022 20:56:17	Synchrony Bank / PayPal, c/o PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
519576332	+ Email/Text: bncmail@w-legal.com	Dec 28 2022 20:49:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519576333	+ Email/Text: chegyi@winslowtownship.com	Dec 28 2022 20:50:00	Township of Winslow, Attn: Tax Office, 125 South Route 73, Hammonton, NJ 08037-9422
519576334	^ MEBN	Dec 28 2022 20:44:04	TransUnion, PO Box 2000, Chester, PA 19016-2000
519576335	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 20:56:07	Virtua Health, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519582470	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 28 2022 20:56:11	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
519576336	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 28 2022 20:56:05	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519576313	*+	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Date Rcvd: Dec 28, 2022

Form ID: pdf901

Total Noticed: 61

Date: Dec 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Robert Braverman	on behalf of Debtor Dawn M. DeLorenzo rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5